Have you modernized

your business methods?

TRADERS MAINTAIN BEARISH POSITION

Bull Leaders Give Better Support During Past Week, and Trend of Prices Has Been Gradually Upward.

RALLY COMING LATER

Frilliant Crop Reports From Canadian North-

west, but Unsatisfactory Harvest Returns

in This Country.

WHEAT PRICES BREAK,

Week, and Trend of Prices Has Been greated by the second of the prices of the last regard for the regard f per setting of new bolls and is rotting is also being delayed, and the crop will is also being delayed, and the crop will be exposed to unusual danger from frost if the rains continue.

Preceding the inauguration of this drought in the extreme East and the Southwest and heavy rains in the Centary retails and comparatively early in growth. so that although the loss has been rather although the loss has been rather heavy during the past two weeks, the promise is still good to fair. On note that in many localities showers have been neither excessive nor scant and the crop is extremely good.

COTTON MARKET HAS TWO FACTORS TO FACE

with this Company, in which event the compensation

allowed by law for settling the estate would be equally

Virginia Trust Co.

RICHMOND, VA.

Capital One Million Dollars

PLANS FOR GREAT

Surveys for Entire Line to Cross North Carolina Are

North Carolina Are
Completed.

Special to The Times-Dispatch Baleigh, N. C. August 20.—State Geologist Joseph Hyde Pratt says the surveys for the entire line of the proposed great central birthway from Beaufort and Morehead, the length of the State. to Asheville and the Tennessee line, will be completed this week, and that work is being pushed along very many sections of the road. He estimates that about 25 per cent of the highway will be new road courses for the reason that sections of the road had to be relocated. He

Raffroaos.

Chesapeake & Ohio Railway

Chesapeake & Ohio Railway

Tido A.—Local—Dally—Nowport News.

Southbound trains scheduled to leave Rich
mond dally; \$100 A.—Local to Nordina

Tido A.—Local—Dally—Chilite. Ex. Sun.—C.
Forse.

Proto A.—Express—Dally—Norfolk, Old Polat.

Tido A.—Muni Spi. Ex.—Sun —C.
Forse.

Tido P.—Express—Dally—Norfolk, Old Polat.

Tido P.—Express—Dally—Norfolk, Old Polat.

Sido P.—Express—Dally—Norfolk, Old Polat.

Sido P.—Express—Dally—Norfolk, Old Polat.

Sido P.—Local—Dally—Norfolk, Old Polat.

Sido P.—Local—Dally—Norfolk, Old Polat.

Sido P.—Local—Dally—Norfolk, Old Polat.

Sido P.—Express—Dally—Norfolk, Old Polat.

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Sido P.—Express—Dally—Norfolk, Old Polat.

Sido P.—Local—Dally—Cheinnati, Chilago.

"Jioo P.—Express—Dally—Norfolk, Old Polat.

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"Jioo P.—Express—Dally—Norfolk, Old Polat.

Sido P.—Local—Dally—Cheinnati,

14,000 tons for the Kansas City terminal, and 10,000 tons for the Field Museum in Chicago. Competiton is keen, and prices continue low.

The most important railway contracts for equipment were 20,000 tons of rails for the Oregon Short Line, 10,000 tons for the Wichita Falls Railway, 4,500 cars and sixty locomotives for the Erie, 1,200 cafs and twenty locomotives for the St. Louis and San Francisco, thirty-five locomotives for the Pennsylvania Railroad, fifteen engines for the Missouri Pacific, as well as a number of export orders for rails, locomotives and track supplies.

Mill and blast furnace operations were increased, and greater activity is expected this week. A larger amount of marine work is pending, which will require from 30,000 tons to 50,000 tons of plates. Pig iron was also more active, contracts placed in all distributing districts aggregating between 90,000 and 100,000 tons.

DRY GOODS REVIEW

New York. August 20.—The nearer approach of the cotton year finds cotton goods traders closer to the preparting or naming lower prices on future delivery goods. Buyers have been making firmer inquiries during the past week, and they are beginning to feel the need of making provision for their ordinary requirements—in the late months at the expense of values. The mill situation is still unsettled, and they curtailment now under way includes some of the largest plants, but it is expected that soon after the fall holiday there will be a more general movement toward revising cloth prices and naming quotations on staples for spring delivery.

Fall River soid 129,300 pieces of print cloths last week at reduced prices, for the purpose of cleaning up stocks, and some sales of drills and sheetings were put through at figures that are not reflected in the open quotations on the well known brands. The jobbing trade was more active during the week. Prices are largely nominal, and are quoted as follows:

Print cloths, 28 inch 64x64s., 3 5-8, nominal; 28 inch 64x64s, 3 7-16; 381-2 inch 64x64s, 4 1-2 to 4 5-8. Brown sheetings, Southern standard, S cents; denims, 8 ounce, 13 3-4; ticking, 8 ounce, 13 1-2; standard prints, 5 1-2; standard ataple ginghams, 7; dress ginghams, 9 3-4.

Cotton Crop Review.

We Solicit

ACTIVE AND INACTIVE ACCOUNTS OF INDIVID-UALS, FIRMS, CORPORATIONS.

3% Interest Paid on Savings

We will appreciate all the business that you send us.

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PERSONAL AND BUSINESS ACCOUNTS SOLICITED.
With assets of over \$1,700,000 every inducement consistent with good banking is offered to its customers. 3 per cent. allowed in Savings Department. Bank is open till 8 o'clock Saturday evenings.

Your Insurance Rate Is Fixed

By the fire hazard of your risk. Reduce the hazard and you reduce the premium. CONSULT

Virginia State Insurance Company Organized 1865.

- - MAIN AND FIFTH STREETS. Phone Madison 4000.

Expert Insurance Advice Given Gratis.

Rauroads.

Cotton Crop Review.

Memphis, Tenn., August 20.—The Commercial Appeal weekly cotton crop review to-morrow will say:
Lack of rainfall in the Carolinas, part of Georgia and in Texas and Western Oklahoma gives rise to complaints of shedding of a rather severe kind, while in all other States excessive rainfall is producing a very rank growth of stalk, is retarding the proper setting of new boils and is rotting Richmond, Fredericksb'g & Potomac R. R. TO AND FROM WASHINGTON AND BEYOND.

ACCOMMODATION TRAINS - WEEKDAYS.
Leave Byrd St. Sta. 1.20 P. M. for Fredericksburg.
Leave Elbs Sta. 7.50 A. M., 6.30 P. M. for Asbland
Arrive Byrd St. Sta. 8.26 A. M. from Fredericksburg.
Arrive Elbs Sta. 6.30 A. M., 6.30 P. M. from Asbland.

*Daily. †Weekdays. ¿Sundays only.
All trains to or from Byrd Street Station
(except trains leaving 5.30 a. m. and arriving
13.50 night) atop at Elba. Time of arrivins and
departures not guaranteed. Read the signs.

SOUTHERN RAILWAY

TRAINS LEAVE PICHMOND.

N. B.-Following schedule figures published as information and not guaranteed.

10 A M.-Daily-Local for Charlotte, Durham and Rabelgh. 10:18 A. M.-Daily-Limited-For all points South. Drawing Room Buffet Steeping Car to Asheville, N. C. 1:00.

10 The Company of the Com

Norfolk and Western Railway

Ly. Norfolk: *8:26 and *11 A M., *9 P. N.,
for Eastern Catonina and the South.
Ly. Raiegin: *6:15 A M., *12 and *9:15 P. M.,
for Eastera taronina and Nerfolk.
Pullman Sigeping Cars between Norfolk.
Raieigh; also Goldsboro
*Dally y Ex Sun.
C. D. Liegrander G. A., American Nations.
Bank. 'Phone Monroe 1557, Richmond,
W. W. CROXTON, G. P. A., Narfolk, Va.

SEABOARD AIR LINE.

Our Policy

Is to provide a prompt, accurate banking service for all and to combine liberal treatment with due conservatism. If you think well of it, we shall be pleased to add your name to our rapidly growing list of depositors.

FIRST

Capital and Surplus, \$2,000,000

We guarantee that your money

Manchester National Bank

National Bank of Virginia

Capital, - \$1,200,000 Surplus, - \$ 600,000

Accounts solicited
Ninth and Main Streets

We Will Buy Warrants Virginia-Carolina Chemical Com-

any. Rights to subscribe to nev

1118 East Main

Open a checking account and keep a systematic record of all

Commonwealth Bank

Steamboats.

Chesapeake Steamship Co. Chesapeake Meamship Co.

Big new ships, "City of Norfolk" and
"City of Baltimore."

Equipped with wireless telegraphy. Tolsphone service throughout the ships. Statephone service throughout the ships. Tolsphone
Too Baltimore And The North VIA

NO'LFOLK AND OLD POINT.

Leave Richmond Daily, except Sun, via

N. & W. Ry. 3:00 P. M. Norfilk 5:15 P. M.

C. & O. Ry. 4:00 P. M. Daily (one day in
Norfolk).

Va. Nav. Co. 5:20 A. M. (Monday, Wednesday and Friday).

Tickets at all offices. For staterooms
apply to S. E. BURGESS, D. P. Agent, 320

East Main Street, Richmond.

OLD DOMINION LINE

of 1.732.000 bushels in the quantity on passage, against an increase a year ago of 5.205,000 bushels. Our visible supply showed a fair increase, namely, 2.290,000 bushels, but the world's available supply increased only \$2.200,000 bushels, but the world's available supply increased only \$2.000 bushels, as compared with \$2.165,000 bushels, as compared with \$2.165,000 bushels a year ago. Europe was depressed partly by a favorable weekly erop summary. Toward mid-week, however, the foreign news became more stimulating. Liverpool showed unexpected strength, and foreigners were said to be buying futures here. Export inquiry also became more spirited.

In the last helf of the week the

In the last half of the week the

OPEN AN ACCOUNT WITH The Union Bank of Richmond
1107 EAST MAIN STREET.
\$1.00 MAKES A START. \$ PER
CENT. INTEREST

west, but Unsatisfactory Harvest Returns
in This Country.

New York, August 226—During the course of prices was revered, and the first half of the week prices in dense prices of prices was revered. Seem the rate half of the week prices and individual to the prices of prices was revered. Seem the rate of prices was revered to the revered to the country of the country of the revered to the country of the country of the reverse of prices was affected in reverse of the country of the c

[Special to The Times-Dispatch.]
Virgilina, Va., August 20—A meeting of the tobacce growers of Virgilina and North Carolina will be held in Greensboro, N. C., August 25 and 26 to perfect arrangements for pooling this year's crop of tobacco Among those who will make addresses are Charles E. Barrett, national president of the Farmers' Union, and Hon. Joel B. Fort, of Tennesses, The committee having charge of arrangements is composed of T. B. Hill. John R. Williams and J. C. Kennett.

foreign holdings of Ame tles and advanced bids by